

**Information to identify the case:**

Debtor 1	<b>Peter J Romanienko</b>	Social Security number or ITIN	xxx-xx-4309
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Victoria A Romanienko</b>	Social Security number or ITIN	xxx-xx-0870
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>16-17899-MBK</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Peter J Romanienko

Victoria A Romanienko  
aka Victoria A Irizarry

10/28/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Peter J Romanienko  
Victoria A Romanienko  
Debtors

Case No. 16-17899-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 28, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Peter J Romanienko, Victoria A Romanienko, 639 Barron Avenue, Woodbridge, NJ 07095-3104
cr	+ Nationstar Mortgage LLC, Aldridge Pite LLP, 4375 Jutland Dr, Ste 200, POB 17933 San Diego, CA 92177-7921
519327107	+ Peter J Romanienko, Victoria A Romanienko, 639 Barron Avenue, Woodbridge, NJ 07095-3104
516136498	Skylands Energy Servicing, 415 Main Street, Three Bridges, NJ 08887
516304350	+ THE BANK OF NEW YORK MELLON, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096
516136500	+ Wells Fargo Bank/Nationstar, 420 Montgomery Street, San Francisco, CA 94104-1298

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 28 2021 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 28 2021 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ EDI: WFFC.COM	Oct 29 2021 00:33:00	Bank of New York Mellon, 420 Montgomery St., c/o Wells Fargo Bank, San Francisco, CA 94104-1207
516136495	+ EDI: CITICORP.COM	Oct 29 2021 00:33:00	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
516162793	EDI: DISCOVER.COM	Oct 29 2021 00:33:00	Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
516136496	+ EDI: DISCOVER.COM	Oct 29 2021 00:33:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
516136497	EDI: IRS.COM	Oct 29 2021 00:33:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
516136494	EDI: JPMORGANCHASE	Oct 29 2021 00:33:00	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516136499	+ Email/Text: collect@williamsalexander.com	Oct 28 2021 20:39:00	Waassociates, Po Box 2148, Wayne, NJ 07474-2148
516340218	EDI: ECAST.COM	Oct 29 2021 00:33:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 10

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Buckley Madole, PC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
516162795	*	Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
516136493	##+	Buckley Madole, PC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK as successor in interest to JP Morgan Chase Bank N.A. as Trustee for Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates Series 2005-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK as successor in interest to JP Morgan Chase Bank N.A. as Trustee for Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates Series 2005-2 ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Jeanette F. Frankenberg	on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com
Kevin M. Buttery	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK as successor in interest to JP Morgan Chase Bank N.A. as Trustee for Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates Series 2005-2 kbuttery@moodklaw.com
Melissa N. Licker	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK as successor in interest to JP Morgan Chase Bank N.A. as Trustee for Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates Series 2005-2 mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Sindi Mncina	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK as successor in interest to JP Morgan Chase Bank N.A. as Trustee for Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates Series 2005-2 smncina@raslg.com
Warren D. Levy	on behalf of Debtor Peter J Romanienko atruss@keaveneylegalgroup.com jdimggio@keaveneylegalgroup.com;r46514@notify.bestcase.com;3295273420@filings.docketbird.com;casedriverecf@casedriv er.com

Warren D. Levy

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on behalf of Joint Debtor Victoria A Romanienko atruss@keaveneylegalgroup.com  
jdimaggio@keaveneylegalgroup.com;r46514@notify.bestcase.com;3295273420@filings.docketbird.com;casedriverecf@casedriver.com

TOTAL: 10